



# Prosperity Insurance

Experts in Legal Expenses & Title Indemnity Insurance

[prosperityinsurance.co.uk](http://prosperityinsurance.co.uk)

# Welcome to Prosperity Insurance

**Experts in Legal Expenses &  
Title Indemnity Insurance**





**Andrew Williams and the Prosperity Insurance team provide an efficient and transparent turnaround on ATE quotations and policies meaning that our clients can press on quickly and efficiently with their litigation to try and achieve the best possible result.**

Nik Patel, Ward Hadaway LLP, Managing Associate



At Prosperity Insurance, we specialise in providing comprehensive Legal Expenses (After the Event) Insurance and Title Indemnity Insurance for conveyancing transactions..

Are you a Law Firm, Solicitor, Insolvency Practitioner, Broker, Fee Earner or Conveyancer' searching for tailored Legal Expenses or Title Indemnity insurance solutions for your clients? We're here to help.

With access to a diverse range of products and services, we can customise solutions to meet your clients' unique needs. Whether it's enforcing legal rights through litigation or navigating property transactions like buying, selling, or re-mortgaging- all with financial peace of mind- you've come to the right place.



**Edward Smethurst, Managing Director**

☎ 0800 524 4235

✉ [info@prosperityinsurance.co.uk](mailto:info@prosperityinsurance.co.uk)

# Why Choose Us?

## Expertise You Can Rely On

### Authorised and regulated

Prosperity Insurance is part of Prosperity Law LLP who are authorised and regulated by the Solicitors Regulation Authority under SRA number 533585.

### Delegated Authority or Individually Assessed case reviews

We can offer both Delegated Authority, or Individually Assessed case reviews for ATE Insurance. Our ATE premiums are both fully deferred and self-insured.

### Secure and stable products

We provide secure and stable products, and constantly monitor the financial performance of our product providers to ensure we are able to do this.

### Online client portal

All Policies are accessed via an easy-to-use online client Portal. For our Title Indemnity insurance policies, we are able to offer access to a simple and clear online facility that can quote a premium within seconds and issue a policy within a few minutes.

### In-life case reporting

We require minimal in-life case reporting requirements for live ATE insurance policies.

### No minimum volume

We have NO minimum volume requirements across either our ATE insurance or Title Indemnity insurance Product ranges.

### High quality service

We pride ourselves on providing a high-quality service to clients, in a highly professional, personalised and friendly manner.

### Freedom of choice

We offer freedom of choice to use your own selection of Medical Experts for our ATE insurance policies – we do not dictate who you need to use.

### 5 working day turnaround

We typically turn around individually assessed case reviews for ATE Insurance within 5 working days for an in-principal decision.

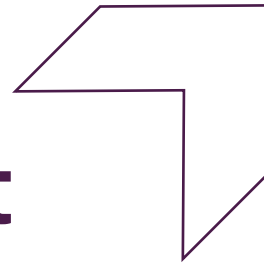
### Market leading premiums

Our Title Indemnity insurance has market leading premiums that we are able to offer.

For more details contact us on **0800 524 4235** or email **info@prosperityinsurance.co.uk**

With over 70 years of combined experience, our team offers unparalleled knowledge of Legal Expenses and Title Indemnity insurance markets. We're proud to deliver a highly professional, efficient, and approachable service.





# After the Event Insurance

After The Event (ATE) insurance provides vital financial protection for clients pursuing legal claims.

If a case is unsuccessful, ATE insurance covers the legal costs incurred by the opposing party (defendant) in defending the claim, as well as any disbursements paid by the claimant's lawyer to advance the case.

In simpler terms, ATE insurance removes the financial risks from litigation, granting clients greater access to justice and peace of mind.

## Key features of our ATE policies:

### Fully Deferred Premiums:

Payable only if the case is successful

### Delegated Authority Products:

Streamlined options tailored for your needs.

### No Minimum Volume Requirements:

Flexibility for all law firms.

### Minimal In-Life Case Reporting:

Simplified policy management.

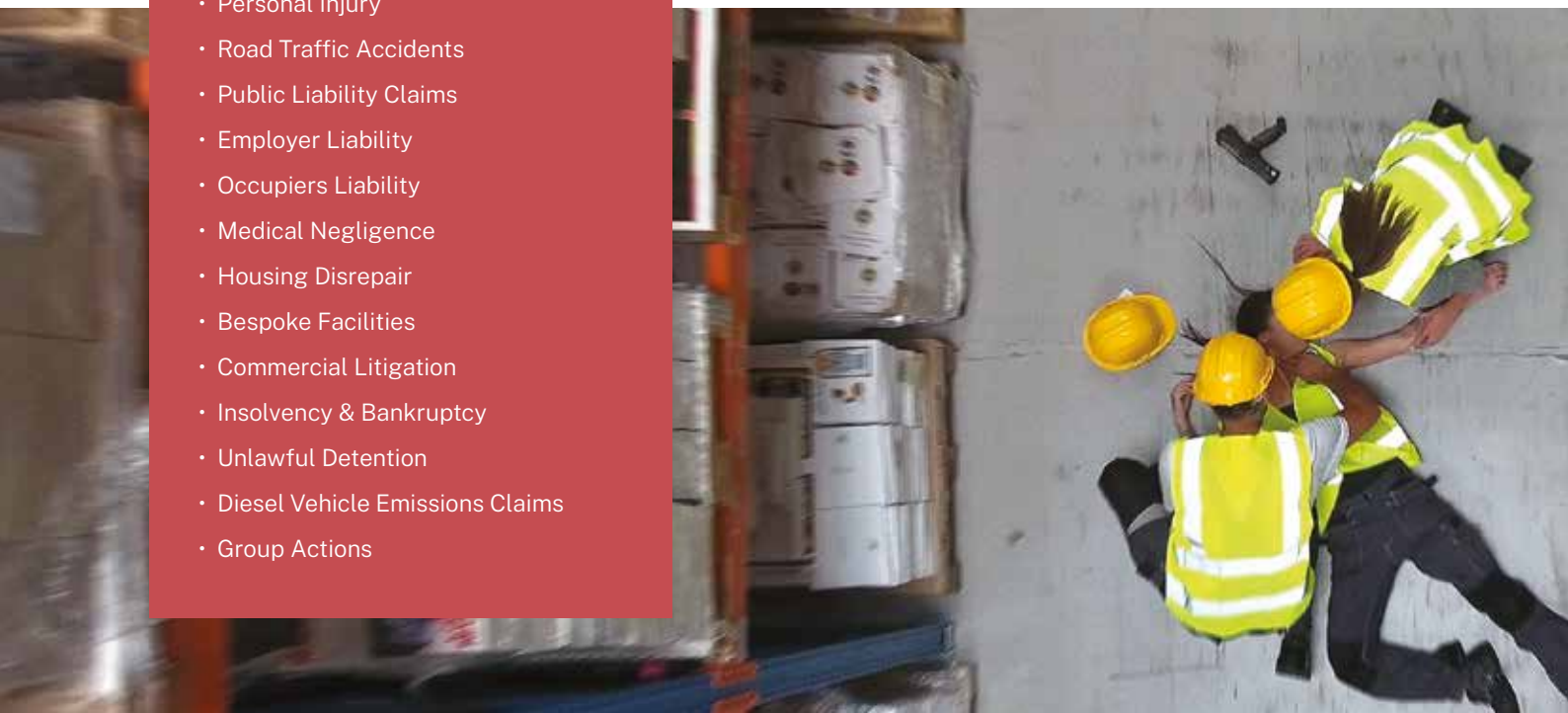
### Freedom of choice

Use your own selection of medical experts.

**ATE insurance is available for a wide range of litigation cases such as:**

- Personal Injury
- Road Traffic Accidents
- Public Liability Claims
- Employer Liability
- Occupiers Liability
- Medical Negligence
- Housing Disrepair
- Bespoke Facilities
- Commercial Litigation
- Insolvency & Bankruptcy
- Unlawful Detention
- Diesel Vehicle Emissions Claims
- Group Actions

For more details contact us on **0800 524 4235** or email **info@prosperityinsurance.co.uk**



# After the Event Commercial (CATE) Insurance



Disputes that require legal action often discourage individuals and businesses due to the potential financial risks.

At Prosperity Insurance, we understand these concerns. Our skilled underwriters and solicitors assess the risks of litigation and can arrange ATE insurance to cover costs in the event of a failed case. Each case is individually assessed, and we typically provide a decision in principle within five working days upon receiving a completed proposal form & supporting information.

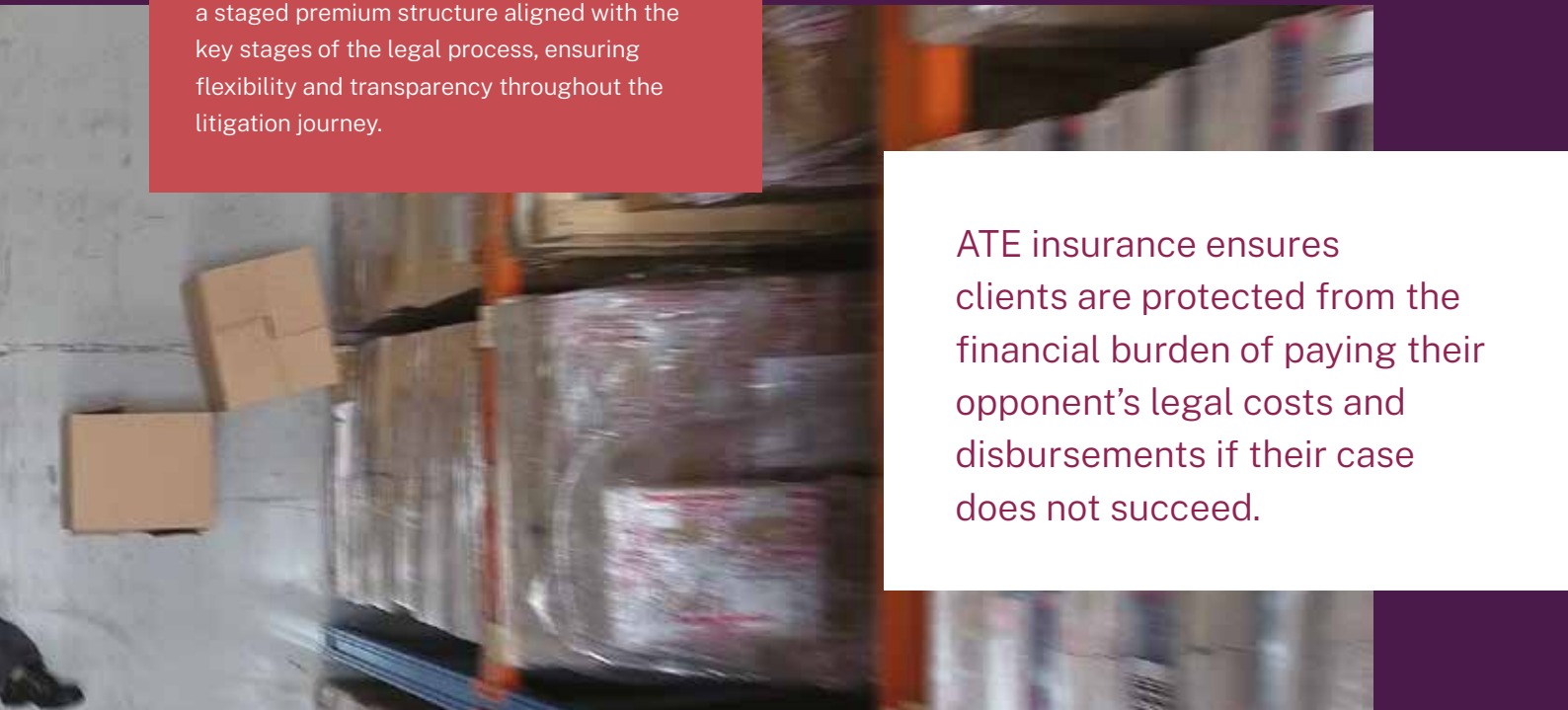
## Advantages of Early Arrangement

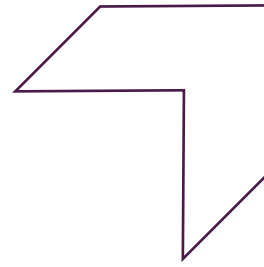
Arranging ATE insurance early in a case minimises financial risks for claimants by covering disbursements and adverse costs. Our premiums are fully deferred and contingent on the case's success. Additionally, we offer a staged premium structure aligned with the key stages of the legal process, ensuring flexibility and transparency throughout the litigation journey.

## Examples of Cases Covered by CATE Insurance:

- Professional negligence
- Insolvency and business recovery
- Bankruptcy and creditor/preference disputes
- Construction and property disputes
- Fraud and financial irregularity/mis-selling
- Pensions disputes litigation
- Arbitration proceedings
- Business interruption
- Banking and finance litigation
- Director/shareholder disputes
- Contentious trust and probate
- Insurance litigation
- Breach of contract
- Trusts and probate disputes
- Defamation
- Civil contract litigation

ATE insurance ensures clients are protected from the financial burden of paying their opponent's legal costs and disbursements if their case does not succeed.





# Residential Title Indemnity Insurance

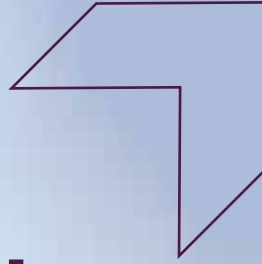
As a trusted provider of title indemnity insurance for conveyancers and their clients, we understand the professions needs for these types of indemnity policy.

We recognise that while these policies are essential, they can often be time-consuming and challenging to arrange, with clients expecting competitive premiums. To address this, Prosperity Insurance offers access to a straightforward and efficient online platform. This platform allows you to obtain a premium quote in seconds and issue a policy within minutes, streamlining the process and meeting client expectations effectively.

- Adverse Possession
- Absence of Easement (Access & Services)
- Absent Landlord
- Breach of Planning Permission
- Lack of Building Regulations
- No Search Lender
- Restrictive Covenants Indemnity: Freehold
- Mining & Mineral Rights
- Contingent Building Insurance
- Restrictive Covenant Indemnity: Leasehold
- Flying Freehold
- Missing Documents
- Chancery Repairs
- Delayed Search
- Search Validation
- Good Leasehold Title
- Insolvency Act/Transaction at Undervalue
- Breach of Listed Building Consent
- Flat or Maisonette Indemnity
- Contaminated Land
- Lack of Party Wall Agreement
- Forfeiture of Superior Lease
- No Build Over Sewer Indemnity
- Fraudulent Seller Policy
- Possessory Title (Land Registered)
- Limited or No Title Guarantee
- Chancel Liability
- No Search Lender
- Rent Charge Indemnity
- Breach Of Listed Building Consent



# Commercial Title Indemnity Insurance



At Prosperity Insurance, we understand the specific needs of solicitors involved in commercial conveyancing.

We are dedicated to listening to our clients and know how time-consuming managing policies can be for solicitors. We take this into account in the way we inform and design our products.

Our commercial title indemnity policies are designed with solicitors and clients in mind, built on years of industry knowledge and insights from the broader Prosperity Group. Each client benefits from a dedicated Account Manager who works closely with them to ensure that our indemnity policies support their practice's requirements and simplify the management of these essential policies.

- Commercial - Search Validation
- Commercial - No Search Indemnity (Lender Only)
- Commercial - Missing Documents Indemnity
- Commercial - Absence of Easement (Access & Services)
- Commercial - Restrictive Covenants
- Commercial - No Search Indemnity (Buyer & Lender)
- Commercial - Mining Mineral Rights Indemnity
- Commercial - Absence of Easement - Enc/Overhang

This list is not exhaustive, and we remain committed to developing new cover options in response to our clients' requirements. If you need a bespoke solution, our team is ready to assist.

# Executor Liability Insurance



At Prosperity Insurance, we offer Executor Liability Insurance to safeguard executors and administrators during probate.

Guiding a client through their role as executor or administrator of a will and estate is a complex task and it's important for your client to be protected against contentious circumstances which can often arise. Protecting your client against the expenses and legal costs of defending a legal claim against the estate requires a detailed and effective insurance policy – and that's what our Executor Liability Insurance policy offers.

Our Executor Liability Insurance policy ensures that should a claim be brought against the Estate that your client's legal costs will be insured (subject to the policy Terms and Conditions).

Our policy includes cover for the following claims against the Estate:

A challenge to the validity of the will by a third party

A legal claim for financial provision under the Inheritance (Provision for Family and Dependents) Act 1975

A charity exerts a claim after the estate is distributed

A charitable legacy is challenged by someone not named in the will

A legal claim made under the principles of proprietary estoppel

A legal claim made via constructive trust

# Unoccupied Property Insurance

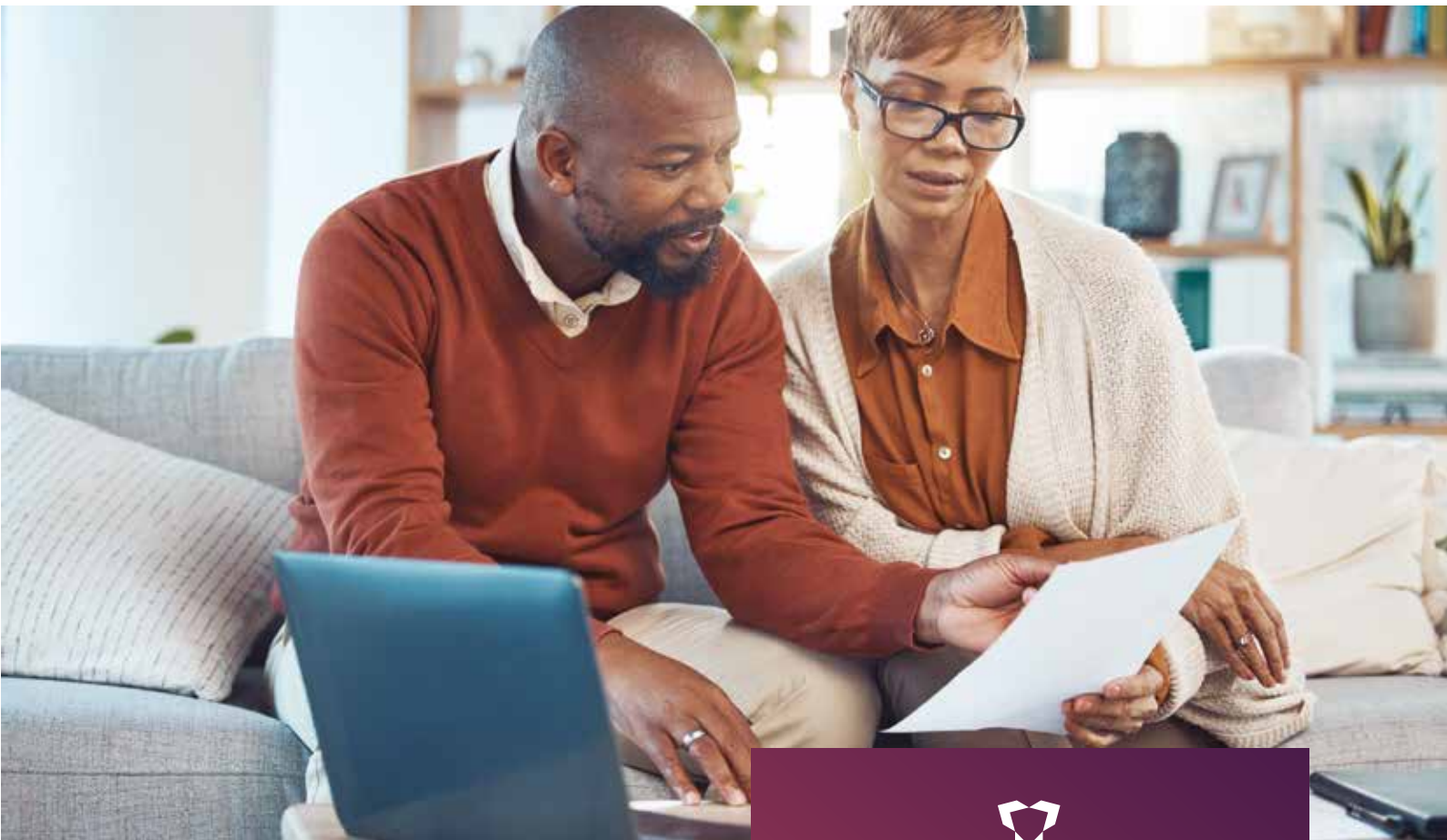


## What Is Unoccupied Property Insurance?

Unoccupied property insurance protects homes or buildings left vacant for 30 days or more. Standard policies often don't cover risks like burglary, vandalism, or unnoticed damage when no one is there to monitor the property.

## Why Do You Need It?

Vacant properties face higher risks and may not be covered by regular insurance. Whether you're selling, renovating, or between tenants, unoccupied property insurance safeguards your investment and provides peace of mind.



## Why is Insurance important in wills and estates cases?

Executing a will can be a demanding and complex task and, inevitably, where family inheritance is at stake, the likelihood of disputes arising is substantial.

If legal proceedings are raised against the Estate, your client will be named as defendant. Defending a legal claim against the estate can incur extensive legal costs, often thousands of pounds. Wills and Probate Insurance, such as our Executor Liability Insurance policy, protects your client should the circumstances arise.



**As a busy Conveyancing firm we have specific needs for Indemnity Insurance, whilst working with Prosperity Insurance we have found them very easy to use, policies easy to order and customer service to be excellent, we are very happy with the team and will continue to use Prosperity as long as we can.**

Reema Nayyar, Quantum Law, Director

### For more details

Contact us on **0800 524 4235**, email **info@prosperityinsurance.co.uk** or complete the enquiry form on the contact page on our website.



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